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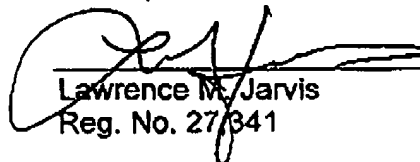
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| TO: | Harish T. Dass | FAX NO.: | (703) 872-9306 |
| FROM: | Lawrence M. Jarvis | USER ID: | 8197 |
| CLIENT: | 0536 | MATTER: | 12640US01 |

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Lawrence M. Jarvis
Reg. No. 27/341

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
Case No. 12640US01

PATENT

In the Application of:

ROBERT CAREY et al.

Serial No.: 09/480,724

Filed: January 7, 2000

For: METHOD OF SELECTING
SECURITIES FOR A PORTFOLIO

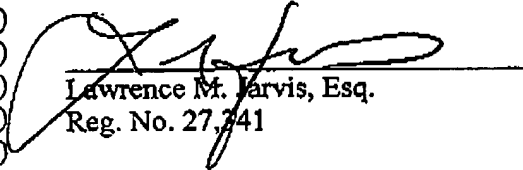
Examiner: Harish T. Dass

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Lawrence M. Jarvis, Esq.
Reg. No. 27,741

AMENDMENT F

MAIL STOP AF
Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

Dear Sir:

Introductory Comments

In response to the final Office Action dated January 11, 2005, kindly amend the above-identified application as follows. This amendment is being timely filed within three months of the Office Action mailing date.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 7 of this paper.